

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Tim Kerry Keyes, et al.	:	
	:	Art Unit: 3692
Serial No.: 10/035,968	:	
	:	Examiner: Graham, Clement B.
Filed: December 31, 2001	:	
	:	
For: METHODS AND SYSTEMS	:	
FOR ASSESSING LOAN	:	
PORTFOLIOS	:	

REQUEST FOR RECONSIDERATION

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Office Action dated December 5, 2007, please consider the following remarks.